

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa L. Peck  
Damon A. Peck  
Debtors

Case No. 25-00885-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 08, 2025

User: AutoDocket  
Form ID: ntcnfhr

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Melissa L. Peck, Damon A. Peck, 4406 Steltz Rd, New Freedom, PA 17349-9290
5700727	+ DAVID J APOTHAKE, ESQ., APOTHAKE SCIAN PC, 100 CENTURY PARKWAY STE 310, MOUNT LAUREL, NJ 08054-1155
5700731	+ JARRETTSVILLE FEDERAL S & L, 3706 NORRISVILLE RD, JARRETTSVILLE, MD 21084-1419
5700711	+ MELISSA L. PECK, DAMON A. PECK, 4406 STELTZ RD, NEW FREEDOM, PA 17349-9290
5700713	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 08 2025 18:49:15	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2025 18:43:00	Commonwealth of Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
5700719	+ Email/PDF: bncnotices@becket-lee.com	May 08 2025 18:48:46	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981535, EL PASO, TX 79998-1535
5700720	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 08 2025 18:42:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
5700721	+ Email/Text: BarclaysBankDelaware@tsico.com	May 08 2025 18:43:00	BARCLAYS BANK, ATTN: BANKRUPTCY, P.O. BOX 8801, WILMINGTON, DE 19899-8801
5700720	Email/Text: creditcardbkcorrespondence@bofa.com	May 08 2025 18:42:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5700722	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 08 2025 19:00:15	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
5700723	+ Email/Text: bankruptcy@cavps.com	May 08 2025 18:43:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 1 AMERICAN LANE, STE 220, GREENWICH, CT 06831-2563
5700724	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2025 18:59:36	CITIBANK, CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5700725	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2025 18:59:57	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5700726	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2025 18:59:57	CITIBANK/BEST BUY, CITICORP CR

District/off: 0314-1  
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Total Noticed: 43

Case Number	Action	From	Date/Time	To
5706485	+ Email/PDF:	acg.acg.ebn@aisinfo.com	May 08 2025 18:49:19	SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5702216	+ Email/Text:	bankruptcy@cavps.com	May 08 2025 18:43:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5700728	+ Email/Text:	mrdisen@discover.com	May 08 2025 18:42:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5708953	Email/Text:	mrdisen@discover.com	May 08 2025 18:42:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5700712	+ Email/Text:	hrohrbaugh@cgalaw.com	May 08 2025 18:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5700729	Email/Text:	collectionbankruptcies.bancorp@53.com	May 08 2025 18:43:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5708870	+ Email/Text:	FifthThirdBKNotices@nationalbankruptcy.com	May 08 2025 18:42:00	FIFTH THIRD BANK, ATTN: BANKRUPTCY, MAILDROP RCS83E 1830 E PARIS AVE SE, GRAND RAPIDS, MI 49546
5700730	+ Email/Text:	GSBankElectronicBankruptcyNotice@gs.com	May 08 2025 18:42:00	Fifth Third Bank N.A., PO Box 9013, Addison, Texas 75001-9013
5700714	Email/Text:	sbse.cio.bnc.mail@irs.gov	May 08 2025 18:43:00	GOLDMAN SACHS BANK USA, ATTN: BANKRUPTCY, LOCKBOX 6112, PO BOX 7247, PHILADELPHIA, PA 19170-0001
5700732	+ Email/PDF:	ais.chase.ebn@aisinfo.com	May 08 2025 18:59:59	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5700733	Email/Text:	camanagement@mtb.com	May 08 2025 18:43:00	JPMCB, MAILCODE LA4-7100, 700 KANSAS LANE, MONROE, LA 71203-4774
5700734	Email/Text:	camanagement@mtb.com	May 08 2025 18:43:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5701841	+ Email/Text:	camanagement@mtb.com	May 08 2025 18:43:00	M&T CREDIT SERVICES, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5703387	Email/Text:	BankruptcyECFMail@mccalla.com	May 08 2025 18:42:00	M&T BANK, PO BOX 1508, Buffalo NY 14240-1508
5703382	Email/Text:	BankruptcyECFMail@mccalla.com	May 08 2025 18:42:00	U.S. Bank Trust National Association, not in its i, Mortgage Trust 2018-1, c/o MCCALLA RAYMER LEIBERT PIERCE, LLP, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5700735	+ Email/Text:	BankruptcyEast@firstenergycorp.com	May 08 2025 18:43:00	U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLP, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5700737	+ Email/Text:	bankruptcydpt@mcmcg.com	May 08 2025 18:43:00	MET-ED, P.O. BOX 3687, AKRON, OH 44309-3687
5705125	+ Email/Text:	BankruptcyEast@firstenergycorp.com	May 08 2025 18:43:00	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
5700738	+ Email/Text:	RVSVCBICNOTICE1@state.pa.us	May 08 2025 18:43:00	Met-Ed, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
5700715	Email/Text:	RVSVCBICNOTICE1@state.pa.us	May 08 2025 18:43:00	PA DEPT. OF REVENUE, BANKRUPTCY DIVISION, P.O. BOX 280946, HARRISBURG, PA 17128-0946
			May 08 2025 18:43:00	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO

5702833	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 08 2025 18:48:51	BOX 280946, HARRISBURG, PA 17128-0946 PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
5700739	+ Email/Text: BankruptcyMail@questdiagnostics.com	May 08 2025 18:43:00	QUEST DIAGNOSTICS INC. **, P.O. BOX 740775, CINCINNATI, OH 45274-0775
5700740	+ Email/Text: bknotice@raslavarar.com	May 08 2025 18:42:00	RAS LAVRAR, LLC, 425 COMMERCE DRIVE, SUITE 150, FORT WASHINGTON, PA 19034-2727
5701555	Email/PDF: resurgentbknotifications@resurgent.com	May 08 2025 18:59:34	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5700741	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 08 2025 18:49:15	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5700742	+ Email/Text: bkelectronicnotices@usaa.com	May 08 2025 18:42:00	USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 9800 FREDERICKSBURG RD, SAN ANTONIO, TX 78288-0002
5700716	+ Email/Text: kcm@yatb.com	May 08 2025 18:42:00	YORK ADAM TAX BUREAU, 1405 DUKE STREET, YORK, PA 17404-2125
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5700717		1ST MORTGAGE
5700718		2ND MORTGAGE
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLP, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLP, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5701813	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5700736	##+	MICHAEL J. DOUGHERTY, ESQ., WELTMAN, WEINBERG & REIS CO. LPA, 170 S. INDEPENDENCE MALL W, STE 874, PHILADELPHIA, PA 19106-3334

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0314-1  
Date Rcvd: May 08, 2025

User: AutoDocke  
Form ID: ntcnfhrq

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Brenda Sue Bishop	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue bbishop@attorneygeneral.gov ARC-Court-MiddleDistrict@attorneygeneral.gov
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Damon A. Peck hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa L. Peck hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Melissa L. Peck,

Chapter 13

**Debtor 1**

Case No. 1:25-bk-00885-HWV

Damon A. Peck,

**Debtor 2**

**Notice**

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

**June 4, 2025** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Sylvia H. Rambo US Courthouse, Bankruptcy Courtroom 4B, 1501 N. 6th St, Harrisburg, PA 17102	Date: June 11, 2025 Time: 09:30 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**  
Sylvia H. Rambo US Courthouse  
1501 N. 6th Street  
Harrisburg, PA 17102  
(717) 901-2800

**For the Court:**  
Seth F. Eisenberg  
Clerk of the Bankruptcy Court:  
By: Christopher Gambini, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: May 8, 2025

ntcnfhrg (08/21)